Forward looking statements

This document contains or incorporates by reference “forward-looking statements” regarding the belief or current expectations of Standard Chartered PLC (the “Company”), the board of the Company (the “Directors”) and other members of its senior management about the strategy, businesses and performance of the Company and its subsidiaries (the “Group”) and the other matters described in this document. Generally, words such as “may”, “could”, “will”, “expect”, “intend”, “estimate”, “anticipate”, “believe”, “plan”, “seek”, “continue” or similar expressions are intended to identify forward-looking statements.

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## Key Messages

### Strategy
- **Vision:** Become best bank for affluent, emerging affluent & business clients
- Full relationship approach, digital end-to-end, focus on core cities
- Challenging conditions in some markets but opportunities remain compelling

### Progress
- 2 years into transformation with encouraging progress
- Improved share of income from Priority clients to 39% (2014: 28%)
- Significant investment in digital to improve client experience
- Commenced multi-year Wealth Management technology overhaul
- Launched focused campaigns with new alliance partners: Allianz, Uber and Asia Miles

### Priorities
- Drive return on investments through both income and cost lines
- Improve quality of income – client and product mix, and risk profile
- Reinvigorate our brand, simplify our product and service offering
Full Service Retail Bank with 9 Million Customers in 32 Countries

- Over 9 million individual and business clients
- 1,068 branches and ~30,000 staff in 32 countries
- Focused in 63 core cities across 24 countries
- Significant net liquidity provider

Retail Banking FY16 financial performance

<table>
<thead>
<tr>
<th></th>
<th>FY15</th>
<th>FY16</th>
<th>YoY</th>
<th>% of Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating income</td>
<td>5,107</td>
<td>4,669</td>
<td>(9)%</td>
<td>34%</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>(3,510)</td>
<td>(3,413)</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>Pre-provision operating profit</td>
<td>1,597</td>
<td>1,256</td>
<td>(21)%</td>
<td>33%</td>
</tr>
<tr>
<td>Total impairment</td>
<td>(678)</td>
<td>(490)</td>
<td>28%</td>
<td></td>
</tr>
<tr>
<td>Underlying profit</td>
<td>919</td>
<td>766</td>
<td>(17)%</td>
<td>70%</td>
</tr>
<tr>
<td>Statutory profit</td>
<td>524</td>
<td>719</td>
<td>37%</td>
<td></td>
</tr>
<tr>
<td>Customer loans and advances ($bn)</td>
<td>95</td>
<td>93</td>
<td>(1)%</td>
<td>37%</td>
</tr>
<tr>
<td>Customer deposits ($bn)</td>
<td>115</td>
<td>117</td>
<td>2%</td>
<td>31%</td>
</tr>
<tr>
<td>RWA ($bn)</td>
<td>48</td>
<td>42</td>
<td>(12)%</td>
<td>16%</td>
</tr>
</tbody>
</table>

Income by region

- Europe & Americas 1% (2015: 1%)
- Africa & Middle East 17% (2015: 17%)
- ASEAN & South Asia 30% (2015: 30%)
- Greater China & North Asia 52% (2015: 52%)

Income by segment

- Business 11% (2015: 10%)
- Personal 50% (2015: 52%)
- Priority 39% (2015: 35%)
- Other: n/a (2015: 3%)

Income by product

- Deposits 24% (2015: 21%)
- Wealth Management 26% (2015: 25%)
- CCPL 33% (2015: 37%)
- Other 2% (2015: 2%)

1) Better/(Worse); CCPL = Credit Cards and Personal Loans
Drive Retail Returns and Improve Cost-to-Income Ratio

Accelerate retail transformation, drive ‘digital with a human touch’

**Target business mix**
- SC Mobile / Online
- ATMs/ Cash Deposit machines
- Leads management solution
- WeServe
- Digital sales teams
- Client activation and attrition
- Anchor products
- Client targeting and credit approval rate
- 3rd party digital aggregators
- Analytics
- Marketing

**Self serve & digital sales**
- Workbench

**Staff sales productivity**
- Sales force discipline

**Process automation**
- Customer Due Diligence
- Risk decisioning
- Operations
- Wealth platform
- Alliances and Employee Banking
- Marketing

**Service efficiency**
- Automation
- Remote servicing
- Branch productivity

**Control efficiency**
- Collections
- Operational risk
- Customer Due Diligence
- Financial Crime Compliance
Target Business Mix: Pivot to Priority and Business Clients

Priority now 39% of Retail Banking income
Acquired over 90,000 NTB Priority clients in 2016

<table>
<thead>
<tr>
<th>Year</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>28%</td>
</tr>
<tr>
<td>2015</td>
<td>35%</td>
</tr>
<tr>
<td>2016</td>
<td>39%</td>
</tr>
</tbody>
</table>

Launching Premium for Emerging Affluent
• Emerging affluent clients with a higher revenue potential
• Future Priority
• 9 markets in 2017/18

36% of new clients from Employee Banking
~1.5x average revenue of personal client

<table>
<thead>
<tr>
<th>Period</th>
<th>%</th>
</tr>
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<tbody>
<tr>
<td>H1 16</td>
<td>35%</td>
</tr>
<tr>
<td>FY 16</td>
<td>36%</td>
</tr>
</tbody>
</table>
Self Serve and Digital Sales: Increase Share of Digital Sales

Increased proportion of digitally active clients
Online applications doubled in 2016

<table>
<thead>
<tr>
<th>Year</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>32%</td>
<td>35%</td>
<td>39%</td>
</tr>
</tbody>
</table>

Digital wealth: initial success
Case in point: China online mutual funds (OMF)

<table>
<thead>
<tr>
<th>Pre-OMF Launch</th>
<th>Post-OMF Launch</th>
<th>Channel Mix</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funds Sales Volume*</td>
<td>+40%</td>
<td>39%</td>
</tr>
<tr>
<td>Online</td>
<td>61%</td>
<td></td>
</tr>
</tbody>
</table>

Transactions Channel Mix

Continue to invest in payment capabilities

<table>
<thead>
<tr>
<th>Contact less</th>
<th>Apple Pay</th>
<th>Samsung Pay</th>
<th>Android Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Singapore</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Korea</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Taiwan</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>India</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Malaysia</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

✓ Launched to date
✓ Planned for H1 17

Analytics for real-time, personalised offers
Real time offers via SMS

*Data for Dec’16 (~5 months post launch)
Process Automation and Service Efficiency

End-to-end digital automation to enhance process efficiency and customer experience

- Single platform for data maintenance
- Standardised CDD procedures
- Instant credit risk decisioning
- Data locker: client information update digitally
- End-to-end automation for onboarding processes

Global Wealth Platform

<table>
<thead>
<tr>
<th>Performance Reporting</th>
<th>Suitability, Advisory &amp; Order Mgmt</th>
<th>Personalised Investment Ideas (PII)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consolidated view of portfolio</td>
<td>Straight through order capturing (funds and bonds)</td>
<td>Tailored to client risk profiles and investment holdings</td>
</tr>
</tbody>
</table>

Remote servicing at a click

- Click to Chat and Video launched in 7 markets
- 3 new channels: Video, IP audio and chat
- Voice authentication deployed in UAE and India with further launches planned